

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466
---	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

1: 04BK32299-BK001

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

GORALSKI, EDWARD**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location

Where Filed: No. Dist. Of IL, Eastern Division

Case Number:

03-06000

Date Filed:

2/10/03

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

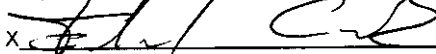
Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

X 

Signature of Debtor

X

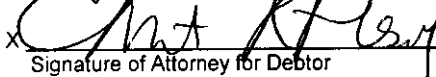
Signature of Joint Debtor

Telephone (If not represented by attorney)

8-31-04

Date

Signature of Attorney

X 

Signature of Attorney for Debtor

CHRISTINE R. PIESIECKI

Illinois Registration No. 6196644

9800 South Roberts Road, Suite 205

Palos Hills, IL 60465

Phone: 708-233-6833

8-31-04

Date

EXHIBIT A

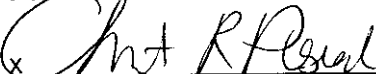
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

[] Exhibit A is attached and made part of this petition.

EXHIBIT B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X 

Signature of Attorney for Debtor(s)

8-31-04

Date

Signature(s) of Debtor(s) (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

If debtor is a corporation filing under chapter 11, United States Code, Specified in this petition

X

Signature of Authorized Individual

Print of Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. §110; 18 U.S.C. §156.

In re: GORALSKI, EDWARD, Debtor(s)

Case No.

(if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$2,500.00
(b) prior to filing this statement, debtor(s) has paid	\$ 0.00
(c) the unpaid balance due and payable is	\$ 0.00
3. \$194.00 of the filing fee in this case has been paid
4. The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed.
7. The undersigned has received no transfer, assignment or pledge of property except the following for value stated:
NO EXCEPTIONS
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows:

NO EXCEPTIONS

Dated: 8-31-04

Respectfully submitted,



Attorney for Petitioner

CHRISTINE R. PIESIECKI
9800 South Roberts Road, Suite 205
Palos Hills, IL 60465
708-233-6833

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE A – REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at 2320 N. Nordica, Chicago, IL	Fee Simple		\$125,000.00	\$63,900.00 Arrears \$8,200.00
Total			\$125,000.00	(Report also on Summary of Schedules)

SCHEDULE B – PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	N			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	N	First Security Bank, Savings Account	J	\$1,300.00
3. Security deposits with public utilities, telephone companies, landlords and others	N			
4. Household goods and furnishings including audio, video and computer equipment.	N	Misc. Household Goods and Furnishings	J	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc and other collections or collectibles.	N			
6. Wearing apparel.	N	Misc. Wearing Apparel	J	\$ 500.00
7. Furs and jewelry.	N			
8. Firearms and sports, photo-graphic and other hobby equipment.	N			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	N			

SCHEDULE B - PERSONAL PROPERTYIn re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	N			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	N			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnerships or joint ventures. Itemize.	N			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	N			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	N			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights and other intellectual property. Give particulars.	N			
22. Licenses, franchises and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers and other vehicles and accessories.		1993 Ford Aerostar 1992 Oldsmobile Delta 88 1994 Ford Econoline	H J H	\$2,000.00 \$2,000.00 \$3,000.00
24. Boats, motors and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings and supplies.	N			
27. Machinery, fixtures, equipment and supplies used in business.	N			
28. Inventory.	N			
29. Animals.	N			
30. Crops – growing or harvested. Give particulars.	N			
31. Farming equipment and implements.	N			
32. Farm supplies, chemicals and feed.	N			
33. Other personal property of any kind not already listed. Itemize.	N			
Continuation sheets attached		(Report total also on Summary of Schedules)	TOTAL	\$10,800.00

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence held by husband and wife as tenants by the entirety since April, 1998	735 ILCS 5/12-901 735 ILCS 15/12-112	\$7,500.00 100%	\$125,000.00
Misc. Household Goods and Furnishings	735 ILCS 5/12-1001(a)	\$ 2,000.00	\$ 2,000.00
Misc. Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
First Security Bk. Savings	735 ILCS 5/12-1001(b)	\$1,300.00	\$ 1,300.00
1994 Ford Econoline	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	\$ 400.00 \$ 800.00	\$ 3,000.00
1993 Ford Aerostar	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	\$ 300.00 \$ 400.00	\$ 2,000.00

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

[] Check here if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D *	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C # 0002964533			1 st Mtg. Residence		\$63,900.00	
SPS PO Box 551170 Jacksonville, FL 32255-1170			VALUE \$ \$125,000.00		Arrears \$8,200.00	
A/C #					NOTICE ONLY	
Fisher and Fisher 120 N. LaSalle St., #2520 Chicago, IL 60602			VALUE \$			
A/C #			Condo Assn lien		\$1,100.00	
Oakfield West Condo Assn. 2320 N. Nordica Ave. Chicago, IL 60707			VALUE \$ 124,000.00			
A/C#01-1006068			2 nd Mtg. Residence		\$2,100.00	
First Security Federal Savings Bank 936 N. Western Avenue Chicago, IL 60622			VALUE \$			
A/C#						
			VALUE \$			
A/C#						
			VALUE \$			
A/C#						
			VALUE \$			
			Subtotal (Total of this page)		\$	
0 continuation sheets attached			TOTAL (use only on last page)		\$ 67,100.00	

(Report total also on Summary of Schedules)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)[] **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).[] **Wages, salaries and commissions:** Wages, salaries and commissions, including vacation, severance and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,000* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).[] **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).[] **Certain farmers or fishermen:** Claims of certain farmers and fishermen, up to \$4,000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).[] **Deposits by individuals:** Claims of individuals up to \$1,800* for deposits for the purchase, lease or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).[] **Alimony, Maintenance or Support:** Claims of a spouse, former spouse or child of the debtor for alimony, maintenance or support to the extent provided in 11 U.S.C. § 507(a)(7).[] **Taxes and Certain Other Debts Owed to Governmental Units:** Taxes, customs duties and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).[] **Commitments to Maintain the Capital of an Insured Depository Institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 1998 and every three years thereafter with respect to cases commenced on or after the date of adjustment

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C #348-76-9968						
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604			Fed. Inc. Tax 1997 1998 1999		\$1,267.30 \$2,821.28 \$ 672.71	
A/C # 348-76-9968						
US Atty., No. Dist. Of IL 219 S. Dearborn, 5 th Flr. Chicago, IL 60604					NOTICE ONLY	
A/C #						
A/C #						
Continuation sheets attached			Subtotal (Total of this Page)			
Total (Use only on last page of completed Schedule E)					\$ 4,761.29	

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C *	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					
Continuation Sheets Attached			Subtotal (Total of this Page)		\$
			Total → (Use only on last page of completed Schedule F)		\$

* If husband, enter H; if wife, enter W; if joint, enter J; if community, enter C.

**If contingent, enter C; if unliquidated, enter U; is disputed, enter D.

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE G – EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OF LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **GORALSKI, EDWARD**, Debtor(s)

Case No.

(if known)

SCHEDULE H – CODEBTORS☒ [X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS CREDITOR